

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RYAN J. FORBES

Case No. 12-21490TPA

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/23/2012.
- 2) The plan was confirmed on 05/29/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/27/2012, 12/23/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/12/2013.
- 5) The case was completed on 05/09/2017.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,751.92.
- 10) Amount of unsecured claims discharged without payment: \$33,914.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$58,989.19
Less amount refunded to debtor	\$718.14

NET RECEIPTS:	\$58,271.05
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,051.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,153.38
Other	\$0.00
TOTAL EXPENSES OF ADMINISTRATION:	\$5,204.38

Attorney fees paid and disclosed by debtor:	\$649.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	195.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	2,337.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	3,563.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	2,952.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	2,272.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,980.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,979.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,954.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,748.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,455.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	520.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	303.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	160.00	NA	NA	0.00	0.00
ALLY FINANCIAL**	Unsecured	6,692.00	4,787.18	4,787.18	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	35.00	35.00	35.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	237.62	200.34	200.34	200.34	76.93
CREDIT MANAGEMENT CO	Unsecured	97.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Priority	NA	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	719.00	681.99	681.99	0.00	0.00
ECMC(*)	Unsecured	3,899.00	23,862.99	23,862.99	0.00	0.00
EOS CCA	Unsecured	33.23	NA	NA	0.00	0.00
EOS CCA	Unsecured	33.23	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	7,128.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	1,532.38	1,532.38	0.00	0.00
JEFFERSON REGIONAL MEDICAL SV	Unsecured	161.48	NA	NA	0.00	0.00
LYNN KOSCI	Unsecured	500.00	NA	NA	0.00	0.00
MIDWEST VERIZON WIRELESS/AFNI	Unsecured	468.52	NA	NA	0.00	0.00
MYCASHNOW.COM++	Unsecured	1,000.00	NA	NA	0.00	0.00
OAK HARBOR CAPITAL IV LLC	Unsecured	750.00	750.77	750.77	0.00	0.00
PENN HILLS MUNICIPALITY (RE TAX	Secured	0.00	972.61	972.61	972.61	304.31
PENN HILLS SD (PENN HILLS MUN) (	Secured	4,820.44	4,141.06	3,101.31	3,101.31	969.10

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENN HILLS SD (PENN HILLS MUN) (	Secured	0.00	0.00	1,039.75	1,039.75	0.00
PENN HILLS SD (PENN HILLS) (EIT)**	Priority	2,421.44	3,938.94	3,938.94	3,938.94	0.00
PEPPERCASH.COM	Unsecured	700.00	NA	NA	0.00	0.00
PHARIA LLC	Unsecured	959.00	959.40	959.40	0.00	0.00
PHEAA(*)	Unsecured	2,746.00	5,172.39	5,172.39	0.00	0.00
PLAIN GREEN LLC++	Unsecured	1,200.00	NA	NA	0.00	0.00
PLUM BORO SD & PLUM BOROUGH (	Priority	664.01	NA	664.10	664.10	0.00
PLUM BOROUGH (EIT)	Priority	NA	NA	161.00	161.00	0.00
PNC BANK NA	Unsecured	1,250.73	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	NA	7,142.10	7,142.10	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	601.16	601.16	601.16	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	561.00	561.04	561.04	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	495.00	495.23	495.23	0.00	0.00
PREMIER MEDICAL ASSOC	Unsecured	50.00	NA	NA	0.00	0.00
PREMIER MEDICAL ASSOC	Unsecured	1,226.96	NA	NA	0.00	0.00
RED STONE FINANCIAL LLC++	Unsecured	700.00	NA	NA	0.00	0.00
RUI CREDIT SERVICES	Unsecured	313.00	NA	NA	0.00	0.00
SAFE HOME SECURITY	Unsecured	941.00	NA	NA	0.00	0.00
SUNRISE CREDIT SVCS INC	Unsecured	29.19	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE	Secured	0.00	0.00	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE	Priority	0.00	15.00	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE	Secured	62,182.68	65,043.99	0.00	32,502.86	0.00
US BANK TRUST NA - TRUSTEE	Secured	0.00	9,100.42	9,100.42	9,100.42	0.00
VICTORIA J FORBES	Priority	593.00	NA	NA	0.00	0.00
WATERFRONT SURGERY CNTR	Unsecured	278.84	NA	NA	0.00	0.00
WPAHS	Unsecured	97.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$32,502.86	\$0.00
Mortgage Arrearage	\$9,100.42	\$9,100.42	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,349.01	\$5,349.01	\$1,350.34
TOTAL SECURED:	\$14,449.43	\$46,952.29	\$1,350.34
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,764.04	\$4,764.04	\$0.00
TOTAL PRIORITY:	\$4,764.04	\$4,764.04	\$0.00
GENERAL UNSECURED PAYMENTS:	\$46,546.63	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,204.38</u>
Disbursements to Creditors	<u>\$53,066.67</u>

TOTAL DISBURSEMENTS :	<u>\$58,271.05</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/29/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.